

EXHIBIT A

Redacted

Shimshon Wexler
1411 Dalewood Dr. NE
Atlanta, GA 30329
Tel (212)760-2400
Fax (917)512-6132
shimshonwexler@yahoo.com

DO
SS # Redacted

June 18, 2015

Via Certified Mail Return Receipt Requested

Re: LVNV/Resurgent Account- Approximate Balance \$36,218

Dear Experian, Equifax and TransUnion:

The above referenced account with LVNV/Resurgent is being reported as having a balance of \$36,218. I never had a business relationship with LVNV/Resurgent and it has provided me with no proof that it owns this debt.

LVNV/Resurgent claims in a letter on its own letterhead that the "[Chase Bank USA, N.A.] account charged off on July 30, 2010 with a balance of \$22,850.57."

There was no interest added to the Chase Bank USA, N.A. account between the charge off date and the date of purchase according to LVNV/Resurgent's own letter.

LVNV/Resurgent also claims according to the enclosed portions of my credit reports and a letter from LVNV/Resurgent on their own letterhead to have purchased the Chase Bank USA, N.A. card on or about March 11, 2011 when the balance was \$22,851. (I have enclosed copies of the trade line with LVNV/Resurgent and the letter on LVNV/Resurgent's letterhead.)

If LVNV/Resurgent's bought Chase Bank USA, N.A. account when the balance was \$22,851, then that is what the balance should be today.

EIS-WEXLER2-000097

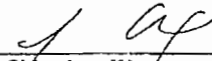
LVNV/Resurgent has no basis to have added approximately \$13,500 in interest. If Chase Bank USA, NA charged off the account for \$22,850.57 on July 30, 2010 and sold the account to LVNV/Resurgent on or about March 11, 2011- nearly 8 months later- with the same balance, that means that Chase Bank USA, N.A. waived its right to collect interest since July 30, 2010. LVNV/Resurgent as Chase Bank USA, N.A.'s alleged assignee did not and cannot acquire the right to collect interest when it bought the account because Chase Bank USA, N.A. had waived the right to collect interest at the time it allegedly sold the account to LVNV/Resurgent.

"PRA, as GE's assignee, moreover, "acquire[d] no greater right than was possessed by [its] assignor ... but simply stands in the shoes of the latter." Whayne Supply Co. v. Morgan Constr. Co., 440 S.W.2d 779, 782-83 (Ky.1969). PRA cannot be given a right to collect interest—contractual or statutory—that GE waived."

Stratton v. Portfolio Recovery Associates, LLC, 770 F.3d 443 (6th Cir.2014).

As this account is being reported falsely, please delete it immediately.

Thank you,



Shimshon Wexler

Cc: LVNV Funding, PO Box 10497, Greenville, SC 29603
Cc: Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 250, Greenville, SC 29601



55 Beattie Place, Suite 110 MS 230
Greenville, SC 29601

Toll Free Phone 1-888-665-0374
Toll Free Fax 1-866-467-0163

Hours of Operation
Monday-Thursday 8:00AM-7:00PM
Friday 8:00AM-5:00PM

April 27, 2015

Linda J. Bentley
Better Business Bureau of Upstate South Carolina
408 N. Church St. Suite C
Greenville, SC 29601-2164

RE: Shimshon Wexler; Case/File No. 10590645
Original Creditor: Chase Bank USA, N.A.
Current Owner: LVNV Funding LLC
Account Number: 4266841167834405
Reference Number: 410321599
Current Balance: \$36,218.48

Dear Ms. Bentley:

This letter is in response to your correspondence dated April 22, 2015, regarding the above-referenced account. LVNV Funding LLC ("LVNV") owns the account number ending in 4405. Resurgent Capital Services LP ("Resurgent") is the servicer of the account owned by LVNV. The account was previously sold by Chase Bank USA, N.A. on or about March 10, 2011. As of the date of this communication, the account balance is \$36,218.48, which includes an interest balance of \$13,367.91. However, due to Resurgent's internal policy change, this account has not and will not accrue additional interest as of January 5, 2015. Please review the following account information:

1. This account originated on February 27, 2008, with Chase Bank USA, N.A.
2. This account charged off on July 30, 2010, with a balance of \$22,850.57.
3. The last payment in the amount of \$224.00 was received on January 7, 2010.
4. No payments have been received on this account since Resurgent started servicing it in March 2011.
5. Enclosed are bill statements and the electronic credit application for your review.

All ownership rights were transferred to LVNV when this account was purchased from the previous creditor. Those include the right to collect and report to the consumer reporting agencies (also known as "credit bureaus"). Currently, this account is being reported to the three major consumer reporting agencies on behalf of LVNV. The original creditor may also continue to report the history of this account from the origination date to the time of sale.

In accordance with the Fair Credit Reporting Act, the LVNV tradeline is being reported as "disputed" to the three major consumer reporting agencies. It will continue to report as such throughout the permissible reporting period unless new information indicates that the dispute should be removed.

EIS-WEXLER2-000099

Resurgent received the multiple electronic disputes that Shimshon Wexler submitted through the consumer reporting agencies. Resurgent responded to each one in the adequate time by providing the corresponding information to the respective consumer reporting agencies.

If, after review of the above-referenced information, Shimshon Wexler believes this account is fraudulent, we ask that he/she provide a completed police/incident report regarding the fraud, or a notarized fraud or identity theft affidavit, in order to help us resolve this matter. Blank forms are available at the FTC's website: <http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>.

If this account was paid or settled in full, the settlement offer, cancelled check(s), and/or confirmation of payment in full would help us resolve this complaint.

In addition, if Shimshon Wexler has any correspondence to/from Chase Bank USA, N.A. concerning his/her dispute, it may help with our investigation, so please have him/her forward it to:

Compliance Department or Fax: 866-467-0918
MS 250
P.O. Box 10497
Greenville, SC 29603

If you have any further questions, comments or concerns, please contact Customer Service at 888-665-0374.

Sincerely,



D. Parham
Compliance Department
Resurgent Capital Services L.P.

Enclosure(s)

EIS-WEXLER2-000100

2010	
2009	
2008	

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Closed Accounts

LVNV FUNDING LLC 426684116783XXXX 03/10/2011 \$36,218 05/01/2015 \$36,218

LVNV FUNDING LLC

PO Box 10497
Ste 110, Ms 576
Greenville, SC 296030497
(866) 464-1183

Account Number:	426684116783XXXX	Current Status:	
Account Owner:	Individual Account	High Credit:	\$ 22,851
Type of Account:	Open	Credit Limit:	
Term Duration:		Term Frequency:	
Date Opened:	03/10/2011	Balance:	\$ 36,218
Date Reported:	05/01/2015	Amount Past Due:	\$ 36,218
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	04/2015	Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Refused Payment Start Date:	
Refused Payment Amount:		Refused Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	01/2010		
Comments:	Consumer disputes this account information. Collection account		

8.1-Month Payment History	
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EIS-WEXLER2-000101

No 81-Month Payment Data available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:		180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
CAPITAL ONE BANK USA NA	06/01/15, 10/31/14, 10/18/14, 07/29/14, 07/01/14
Creditor Contact Information: CAPITAL ONE BANK USA NA PO Box 30281 Salt Lake City, UT 841300281 (800) 695-6950	
CHASE CARD	01/20/15
Creditor Contact Information: CHASE CARD PO Box 15298 Wilmington, DE 198505298 (800) 432-3117	
COMCAST-ATLANTA	07/29/14
Creditor Contact Information: COMCAST-ATLANTA 2925 Courtyards Dr Norcross, GA 300711555	
DISCOVER BANK	06/17/14
Creditor Contact Information: DISCOVER BANK 2500 Lake Cook Rd Post Screen (Risk) Riverwoods, IL 600153851 (800) 347-2683	
FUNDING SUITE ::5654578221	04/24/14

05/2011	05/2011	09/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
C/O	C/O	C/O	C/O	C/O	90	60	30	OK	

09/2010
OK

JDING LLC #426684116783***
 GENT CAPITAL SERVICESPO BOX 10497 MS 576
 E. SC 29803
 83

03/10/2011 Balance: \$36,218 Pay Status: >In Collection<
 Date Updated: 05/01/2015
 Original Amount: \$22,851
 Original Creditor: CHASE BANK USA
 N A (Financial)
 Past Due: >\$36,218<
 Account Type: Individual Account
 Account Name: Open Account
 Account Number: FACTORING
 Account Address: COMPANY
 Account City: ACCOUNT

DOCT INFO DISPUTED BY CONSUMR; >PLACED FOR COLLECTION<
 month and year that this item will be removed: 12/2016

History Accounts

History accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note that accounts reported as Current, Paid or Paying are subject to a 30-day grace period. If not paid within 30 days of the due date, Accounts reported as Current may still incur late fees or interest charges if not paid by the due date.

GROUP INC #30716**

TER, PA 19380
 50

06/28/2006 Balance: \$0 Pay Status: Current; Paid or Pay
 Date Updated: 03/24/2012 Agreed
 Account Type: Individual Account Terms: 50 per month, paid A
 Account Name: Installment Account Last Payment Made: 03/12/2012 for 120 months
 Account Number: STUDENT LOAN High Balance: \$8,500 Date Closed: 03/24/2012

DOCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
OK	OK	OK	OK	OK	OK	OK	OK	OK	

04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
OK	OK	OK	OK	OK	OK	N/R	OK	OK	

06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
OK	OK	OK	OK	OK	OK	OK	OK	OK	

08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
OK	OK	OK	OK	OK	OK	OK	OK	OK	

www.experian.com

Prepared for: SHIMSHON ELIOT WEXLER
 Date: January 13, 2015
 Report number: 2131-9530-36

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Your accounts that may be considered negative (continued)

DISCOVER FINANCIAL SERVICES	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15316	Sep 2000	Credit card	\$17,002	Not reported	Individual
WILMINGTON DE 19850	First reported	Terms	\$17,002		Status
Phone number	Jul 2007	Not reported	High balance		Paid in settlement. \$17,137 written off.
(800) 347 2683	Date of status	Monthly	\$17,137		This account is scheduled to continue on record until Dec 2016.
Partial account number	Aug 2014	payment			Comment
601100228067....		Not reported			Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Address identification number					Comment:
0793848650					Account paid in full for less than full balance
					This item was updated from our processing of your dispute in Jul 2014.

Payment history

2014												2013												2012												2011													
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP		
CL	S	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

2010												2009												2008												2007																	
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO		

Account history - If your creditor reported your account balances to us, we'll list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts actually paid and the dates those payments were made. NO, No Data.

	APR - Actual amount paid (\$)												DPA - Date payment received												SPA - Scheduled payment amount (\$)												AAP - Actual amount paid (\$)													
	Mar14	May14	Apr14	Mar14	Jan13	Dec13	Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	Mar12	Feb12	Jan12	Dec11	Nov11	Oct11	Sep11	Aug11	Jul11	Jun11	May11	Apr11	Mar11	Feb11	Jan11	Dec10	Nov10	Oct10	Sep10						
ABR	15,837	15,837	15,837	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137	17,137		
DPA	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
SPA	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
AAP	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)												DPR = Date payment received												SPA = Scheduled payment amount (\$)												AAP = Actual amount paid (\$)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Jul14	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13	Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	Mar12	Feb12	Jan12	Dec11	Nov11	Oct11	Sep11	Aug11	Jul11	Jun11	May11	Apr11	Mar11	Feb11	Jan11	Dec10	Nov10	Oct10	Sep10	Aug10	Jul10	Jun10	May10	Apr10	Mar10	Feb10	Jan10	Dec09	Nov09	Oct09	Sep09	Aug09	Jul09	Jun09	May09	Apr09	Mar09	Feb09	Jan09	Dec08	Nov08	Oct08	Sep08	Aug08	Jul08	Jun08	May08	Apr08	Mar08	Feb08	Jan08	Dec07	Nov07	Oct07	Sep07	Aug07	Jul07	Jun07	May07	Apr07	Mar07	Feb07	Jan07	Dec06	Nov06	Oct06	Sep06	Aug06	Jul06	Jun06	May06	Apr06	Mar06	Feb06	Jan06	Dec05	Nov05	Oct05	Sep05	Aug05	Jul05	Jun05	May05	Apr05	Mar05	Feb05	Jan05	Dec04	Nov04	Oct04	Sep04	Aug04	Jul04	Jun04	May04	Apr04	Mar04	Feb04	Jan04	Dec03	Nov03	Oct03	Sep03	Aug03	Jul03	Jun03	May03	Apr03	Mar03	Feb03	Jan03	Dec02	Nov02	Oct02	Sep02	Aug02	Jul02	Jun02	May02	Apr02	Mar02	Feb02	Jan02	Dec01	Nov01	Oct01	Sep01	Aug01	Jul01	Jun01	May01	Apr01	Mar01	Feb01	Jan01	Dec00	Nov00	Oct00	Sep00	Aug00	Jul00	Jun00	May00	Apr00	Mar00	Feb00	Jan00	Dec99	Nov99	Oct99	Sep99	Aug99	Jul99	Jun99	May99	Apr99	Mar99	Feb99	Jan99	Dec98	Nov98	Oct98	Sep98	Aug98	Jul98	Jun98	May98	Apr98	Mar98	Feb98	Jan98	Dec97	Nov97	Oct97	Sep97	Aug97	Jul97	Jun97	May97	Apr97	Mar97	Feb97	Jan97	Dec96	Nov96	Oct96	Sep96	Aug96	Jul96	Jun96	May96	Apr96	Mar96	Feb96	Jan96	Dec95	Nov95	Oct95	Sep95	Aug95	Jul95	Jun95	May95	Apr95	Mar95	Feb95	Jan95	Dec94	Nov94	Oct94	Sep94	Aug94	Jul94	Jun94	May94	Apr94	Mar94	Feb94	Jan94	Dec93	Nov93	Oct93	Sep93	Aug93	Jul93	Jun93	May93	Apr93	Mar93	Feb93	Jan93	Dec92	Nov92	Oct92	Sep92	Aug92	Jul92	Jun92	May92	Apr92	Mar92	Feb92	Jan92	Dec91	Nov91	Oct91	Sep91	Aug91	Jul91	Jun91	May91	Apr91	Mar91	Feb91	Jan91	Dec90	Nov90	Oct90	Sep90	Aug90	Jul90	Jun90	May90	Apr90	Mar90	Feb90	Jan90	Dec89	Nov89	Oct89	Sep89	Aug89	Jul89	Jun89	May89	Apr89	Mar89	Feb89	Jan89	Dec88	Nov88	Oct88	Sep88	Aug88	Jul88	Jun88	May88	Apr88	Mar88	Feb88	Jan88	Dec87	Nov87	Oct87	Sep87	Aug87	Jul87	Jun87	May87	Apr87	Mar87	Feb87	Jan87	Dec86	Nov86	Oct86	Sep86	Aug86	Jul86	Jun86	May86	Apr86	Mar86	Feb86	Jan86	Dec85	Nov85	Oct85	Sep85	Aug85	Jul85	Jun85	May85	Apr85	Mar85	Feb85	Jan85	Dec84	Nov84	Oct84	Sep84	Aug84	Jul84	Jun84	May84	Apr84	Mar84	Feb84	Jan84	Dec83	Nov83	Oct83	Sep83	Aug83	Jul83	Jun83	May83	Apr83	Mar83	Feb83	Jan83	Dec82	Nov82	Oct82	Sep82	Aug82	Jul82	Jun82	May82	Apr82	Mar82	Feb82	Jan82	Dec81	Nov81	Oct81	Sep81	Aug81	Jul81	Jun81	May81	Apr81	Mar81	Feb81	Jan81	Dec80	Nov80	Oct80	Sep80	Aug80	Jul80	Jun80	May80	Apr80	Mar80	Feb80	Jan80	Dec79	Nov79	Oct79	Sep79	Aug79	Jul79	Jun79	May79	Apr79	Mar79	Feb79	Jan79	Dec78	Nov78	Oct78	Sep78	Aug78	Jul78	Jun78	May78	Apr78	Mar78	Feb78	Jan78	Dec77	Nov77	Oct77	Sep77	Aug77	Jul77	Jun77	May77	Apr77	Mar77	Feb77	Jan77	Dec76	Nov76	Oct76	Sep76	Aug76	Jul76	Jun76	May76	Apr76	Mar76	Feb76	Jan76	Dec75	Nov75	Oct75	Sep75	Aug75	Jul75	Jun75	May75	Apr75	Mar75	Feb75	Jan75	Dec74	Nov74	Oct74	Sep74	Aug74	Jul74	Jun74	May74	Apr74	Mar74	Feb74	Jan74	Dec73	Nov73	Oct73	Sep73	Aug73	Jul73	Jun73	May73	Apr73	Mar73	Feb73	Jan73	Dec72	Nov72	Oct72	Sep72	Aug72	Jul72	Jun72	May72	Apr72	Mar72	Feb72	Jan72	Dec71	Nov71	Oct71	Sep71	Aug71	Jul71	Jun71	May71	Apr71	Mar71	Feb71	Jan71	Dec70	Nov70	Oct70	Sep70	Aug70	Jul70	Jun70	May70	Apr70	Mar70	Feb70	Jan70	Dec69	Nov69	Oct69	Sep69	Aug69	Jul69	Jun69	May69	Apr69	Mar69	Feb69	Jan69	Dec68	Nov68	Oct68	Sep68	Aug68	Jul68	Jun68	May68	Apr68	Mar68	Feb68	Jan68	Dec67	Nov67	Oct67	Sep67	Aug67	Jul67	Jun67	May67	Apr67	Mar67	Feb67	Jan67	Dec66	Nov66	Oct66	Sep66	Aug66	Jul66	Jun66	May66	Apr66	Mar66	Feb66	Jan66	Dec65	Nov65	Oct65	Sep65	Aug65	Jul65	Jun65	May65	Apr65	Mar65	Feb65	Jan65	Dec64	Nov64	Oct64	Sep64	Aug64	Jul64	Jun64	May64	Apr64	Mar64	Feb64	Jan64	Dec63	Nov63	Oct63	Sep63	Aug63	Jul63	Jun63	May63	Apr63	Mar63	Feb63	Jan63	Dec62	Nov62	Oct62	Sep62	Aug62	Jul62	Jun62	May62	Apr62	Mar62	Feb62	Jan62	Dec61	Nov61	Oct61	Sep61	Aug61	Jul61	Jun61	May61	Apr61	Mar61	Feb61	Jan61	Dec60	Nov60	Oct60	Sep60	Aug60	Jul60	Jun60	May60	Apr60	Mar60	Feb60	Jan60	Dec59	Nov59	Oct59	Sep59	Aug59	Jul59	Jun59	May59	Apr59	Mar59	Feb59	Jan59	Dec58	Nov58	Oct58	Sep58	Aug58	Jul58	Jun58	May58	Apr58	Mar58	Feb58	Jan58	Dec57	Nov57	Oct57	Sep57	Aug57	Jul57	Jun57	May57	Apr57	Mar57	Feb57	Jan57	Dec56	Nov56	Oct56	Sep56	Aug56	Jul56	Jun56	May56	Apr56	Mar56	Feb56	Jan56	Dec55	Nov55	Oct55	Sep55	Aug55	Jul55	Jun55	May55	Apr55	Mar55	Feb55	Jan55	Dec54	Nov54	Oct54	Sep54	Aug54	Jul54	Jun54	May54	Apr54	Mar54	Feb54	Jan54	Dec53	Nov53	Oct53	Sep53	Aug53	Jul53	Jun53	May53	Apr53	Mar53	Feb53	Jan53	Dec52	Nov52	Oct52	Sep52	Aug52	Jul52	Jun52	May52	Apr52	Mar52	Feb52	Jan52	Dec51	Nov51	Oct51	Sep51	Aug51	Jul51	Jun51	May51	Apr51	Mar51	Feb51	Jan51	Dec50	Nov50	Oct50	Sep50	Aug50	Jul50	Jun50	May50	Apr50	Mar50	Feb50	Jan50	Dec49	Nov49	Oct49	Sep49	Aug49	Jul49	Jun49	May49	Apr49	Mar49	Feb49	Jan49	Dec48	Nov48	Oct48	Sep48	Aug48	Jul48	Jun48	May48	Apr48	Mar48	Feb48	Jan48	Dec47	Nov47	Oct47	Sep47	Aug47	Jul47	Jun47	May47	Apr47	Mar47	Feb47	Jan47	Dec46	Nov46	Oct46	Sep46	Aug46	Jul46	Jun46	May46	Apr46	Mar46	Feb46	Jan46	Dec45	Nov45	Oct45	Sep45	Aug45	Jul45	Jun45	May45	Apr45	Mar45	Feb45	Jan45	Dec44	Nov44	Oct44	Sep44	Aug44	Jul44	Jun44	May44	Apr44	Mar44	Feb44	Jan44	Dec43	Nov43	Oct43	Sep43	Aug43	Jul43	Jun43	May43	Apr43	Mar43	Feb43	Jan43	Dec42	Nov42	Oct42	Sep42	Aug42	Jul42	Jun42	May42	Apr42	Mar42	Feb42	Jan42	Dec41	Nov41	Oct41	Sep41	Aug41	Jul41	Jun41	May41	Apr41	Mar41	Feb41	Jan41	Dec40	Nov40	Oct40	Sep40	Aug40	Jul40	Jun40	May40	Apr40	Mar40	Feb40	Jan40	Dec39	Nov39	Oct39	Sep39	Aug39	Jul39	Jun39	May39	Apr39	Mar39	Feb39	Jan39	Dec38	Nov38	Oct38	Sep38	Aug38	Jul38	Jun38	May38	Apr38	Mar38	Feb38	Jan38	Dec37	Nov37	Oct37	Sep37	Aug37	Jul37	Jun37	May37	Apr37	Mar37	Feb37	Jan37	Dec36	Nov36	Oct36	Sep36	Aug36	Jul36	Jun36	May36	Apr36	Mar36	Feb36	Jan36	Dec35	Nov35	Oct35	Sep35	Aug35	Jul35	Jun35	May35	Apr35	Mar35	Feb35	Jan35	Dec34	Nov34	Oct34	Sep34	Aug34	Jul34	Jun34	May34	Apr34	Mar34	Feb34	Jan34	Dec33	Nov33	Oct33	Sep33	Aug33	Jul33	Jun33	May33	Apr33	Mar33	Feb33	Jan33	Dec32	Nov32	Oct32	Sep32	Aug32	Jul32	Jun32	May32	Apr32	Mar32	Feb32	Jan32	Dec31	Nov31	Oct31	Sep31	Aug31	Jul31	Jun31	May31	Apr31	Mar31	Feb31	Jan31	Dec30	Nov30	Oct30	Sep30	Aug30	Jul30	Jun30	May30	Apr30	Mar30	Feb30	Jan30	Dec29	Nov29	Oct29	Sep29	Aug29	Jul29	Jun29	May29	Apr29	Mar29	Feb29	Jan29	Dec28	Nov28	Oct28	Sep28	Aug28	Jul28	Jun28	May28	Apr28	Mar28	Feb28	Jan28	Dec27	Nov27	Oct27	Sep27	Aug27	Jul27	Jun27	May27	Apr27	Mar27	Feb27	Jan27	Dec26	Nov26	Oct26	Sep26	Aug26	Jul26	Jun26	May26	Apr26	Mar26	Feb26	Jan26	Dec25	Nov25	Oct25	Sep25	Aug25	Jul25	Jun25	May25	Apr25	Mar25	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21	May21	Apr21	Mar21	Feb21	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18	Apr18	Mar18	Feb18	Jan18	Dec17	Nov17	Oct17	Sep17	Aug17	Jul17	Jun17	May17	Apr17	Mar17	Feb17	Jan17	Dec16	Nov16	Oct16	Sep16	Aug16	Jul16	Jun16	May16	Apr16	Mar16	Feb16	Jan16	Dec15	Nov15	Oct15	Sep15	Aug15	Jul15	Jun15	May15	Apr15	Mar15	Feb15	Jan15	Dec14	Nov14	Oct14	Sep14	Aug14	Jul14	Jun14	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13	Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	Mar12	Feb12	Jan12	Dec11	Nov11	Oct11	Sep11	Aug11	Jul11	Jun11	May11	Apr11	Mar11	Feb11	Jan11	Dec10	Nov10	Oct10	Sep10	Aug10	Jul10	Jun10	May10	Apr10	Mar10	Feb10	Jan10	Dec09	Nov09	Oct09	Sep09	Aug09	Jul09	Jun09	May09	Apr09	Mar09	Feb09	Jan09	Dec08	Nov08	Oct08	Sep08	Aug08	Jul08	Jun08	May08	Apr08	Mar08	Feb08	Jan08	Dec07	Nov07	Oct07	Sep07	Aug07	Jul07	Jun07	May07	Apr07	Mar07	Feb07	Jan07	Dec06	Nov06	Oct06	Sep06	Aug06	Jul06	Jun06	May06	Apr06	Mar06	Feb06	Jan06	Dec05	Nov05	Oct05	Sep05	Aug05	Jul05	Jun05	May05	Apr05	Mar05	Feb05	Jan05	Dec04	Nov04	Oct04	Sep04	Aug04	Jul04	Jun04	May04	Apr04	Mar04	Feb04	Jan04	Dec03	Nov03	Oct03	Sep03	Aug03	Jul03	Jun03	May03	Apr03	Mar03	Feb03	Jan03	Dec02	Nov02	Oct02	Sep02	Aug02	Jul02	Jun02	May02	Apr02	Mar02	Feb02	Jan02	Dec01	Nov01	Oct01	Sep01	Aug01	Jul01	Jun01	May01	Apr01	Mar01	Feb01	Jan01	Dec00	Nov00	Oct00	Sep00	Aug00	Jul00	Jun00	May00	Apr00	Mar00	Feb00	Jan00	Dec99	Nov99	Oct99	Sep99	Aug99	Jul99	Jun99	May99	Apr99	Mar99	Feb99	Jan99	Dec98	Nov98	Oct98	Sep98	Aug98	Jul98	Jun98	May98	Apr98	Mar98	Feb98	Jan98	Dec97	Nov97	Oct97	Sep97	Aug97	Jul97	Jun97	May97	Apr97	Mar97	Feb97	Jan97	Dec96	Nov96	Oct96	Sep96	Aug96	Jul96	Jun96	May96	Apr96	Mar96	Feb96	Jan96	Dec95	Nov95	Oct95	Sep95	Aug95	Jul95	Jun95	May95	Apr95	Mar95	Feb95	Jan95	Dec94	Nov94	Oct94	Sep94	Aug94	Jul94	Jun94	May94	Apr94	Mar94	Feb94	Jan94	Dec93	Nov93	Oct93	Sep93	Aug93	Jul93	Jun93	May93	Apr93	Mar93	Feb93	Jan93	Dec92	Nov92	Oct92	Sep92	Aug92	Jul92	Jun92	May92	Apr92	Mar92	Feb92	Jan92	Dec91	Nov91	Oct91	Sep91	Aug91	Jul91	Jun91	May91	Apr91	Mar91	Feb91	Jan91	Dec90	Nov90	Oct90	Sep90	Aug90	Jul90	Jun90	May90	Apr90	Mar90	Feb90	Jan90	Dec89	Nov89	Oct89	Sep89	Aug89	Jul89	Jun89	May89	Apr89	Mar89	Feb89	Jan89	Dec88	Nov88	Oct88	Sep88	Aug88	Jul88	Jun88	May88	Apr88	Mar88	Feb88	Jan88	Dec87	Nov87	Oct87	Sep87	Aug87	Jul87	Jun87	May87	Apr87	Mar87	Feb87	Jan87	Dec86	Nov86	Oct86	Sep86	Aug86	Jul86	Jun86	May86	Apr86	Mar86

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Prepared for: SHIMSHON ELIOT WEXLER
 Date: January 13, 2015
 Report number: 2131-9530-36

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Your accounts that may be considered negative (continued)

Payment history												2011											
2014												2012											
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
C	C	ND	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

JUN MAY
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Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

		AB = Account balance (\$)												DPR = Date payment received												SPA = Scheduled payment amount (\$)												AAP = Actual amount paid (\$)											
AR	Nov14	Sep14	Aug14	Jul14	Jun14	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13	Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13																											
DPR	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																											
SPA	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																											
AAP	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																											

The original amount of this account was \$22,851

TD BANK N.A. PO BOX 84037 COLUMBUS GA 31908 Phone number (888) 561 8861 Partial account number 467546700011.... Address identification number 0231734561	Date opened Feb 2007 First reported Jun 2007 Date of status Apr 2010	Type Credit card Terms Not reported Monthly payment Not reported	Credit limit or original amount \$10,000 High balance \$10,055	Recent balance Not reported	Responsibility Individual Status Paid, Closed. Comment Account closed at consumer's request.
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Payment history																							
2010												2007											
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	
UP	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

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